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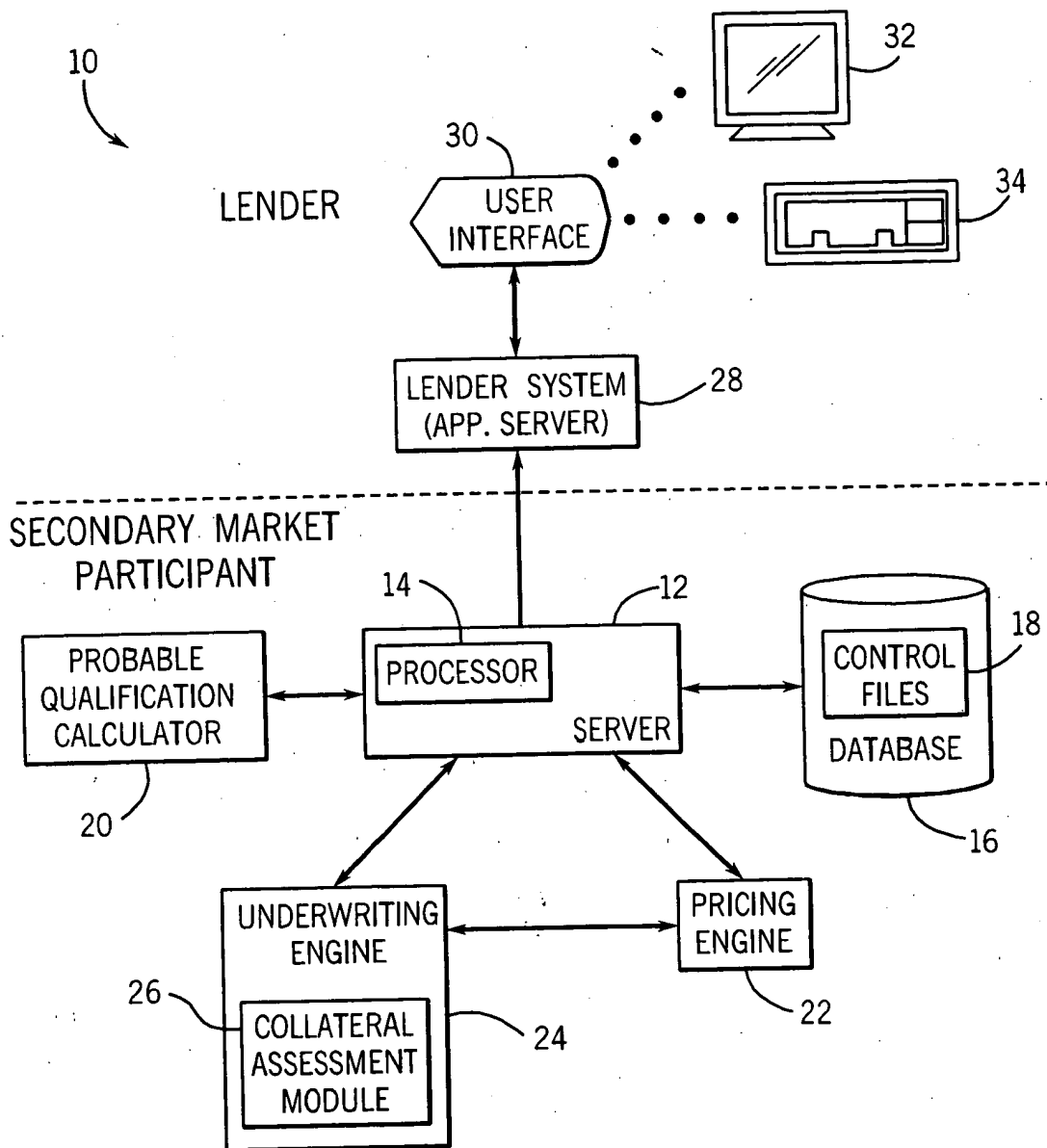
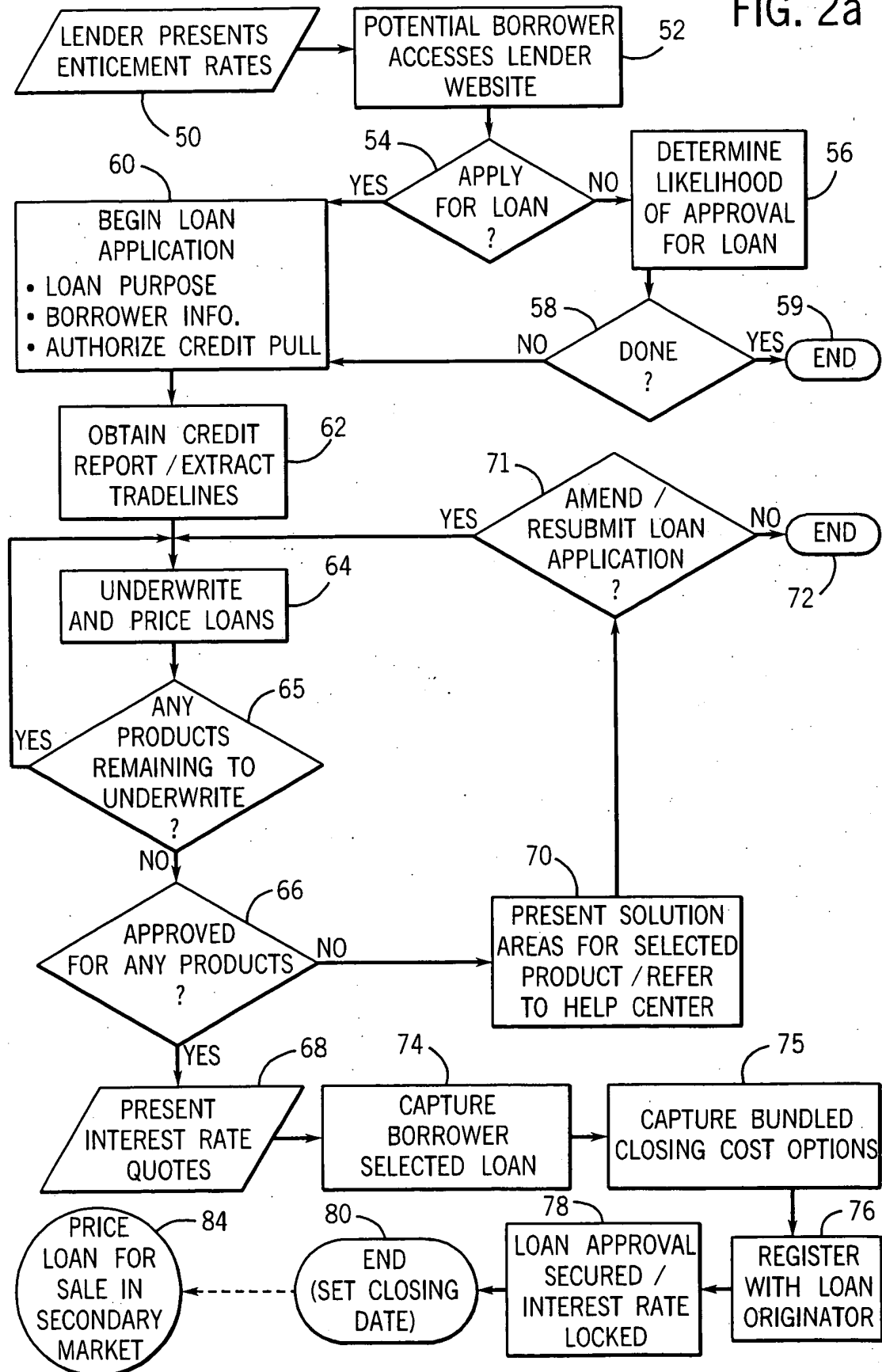


FIG. 1



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FIG. 2a





GENERAL PRODUCT AND PRICING (CALCULATE ENTICEMENT RATES)

FILE EDIT VIEW GO COMMUNICATOR HELP

HOME

PRODUCTS & RATES

LEARNING CENTER

HOME LOAN ESTIMATORS

GET A HOME LOAN

MY PAGES

30 YR. FIXED: OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) MORE

THE SIMPLER WAY TO A BETTER HOME LOAN

TODAY'S MORTGAGE RATES

(RATES MAY CHANGE DAILY)

30 YEAR FIXED RATE, 0 POINTS	
8.375% INTEREST RATE, 8.438% APR	
LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$760
\$150,000	\$1140
\$200,000	\$1520

30 YEAR FIXED RATE, 1 POINT	
8% INTEREST RATE, 8.163% APR	
LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$734
\$150,000	\$1101
\$200,000	\$1468

30 YEAR FIXED RATE, 2 POINTS	
7.75% INTEREST RATE, 7.990% APR	
LOAN AMOUNT	MONTHLY P&I PAYMENT
\$100,000	\$716
\$150,000	\$1075
\$200,000	\$1433

FIG. 2b



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CAPTURE APPLICATION INFORMATION: LOAN TYPE AND CREDIT AUTHORIZATION

FILE EDIT VIEW GO COMMUNICATOR HELP	
30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE	
THE SIMPLER WAY TO A BETTER HOME LOAN	
GET A HOME LOAN	
WHAT TYPE OF HOME LOAN WOULD YOU LIKE?	
CHOOSE ONE OF THE FOLLOWING.	
<input checked="" type="radio"/> YOU'VE FOUND A HOME AND ARE READY TO BUY.	
<input type="radio"/> YOU'RE READY TO REFINANCE.	
<input type="radio"/> YOU WANT TO BE APPROVED BEFORE YOU BEGIN HOME SHOPPING.	
BEGINNING THE LOAN APPLICATION.	
HOW MANY BORROWERS WILL THERE BE ON THIS LOAN APPLICATION? <input checked="" type="radio"/> ONE <input type="radio"/> TWO	
ARE YOU AUTHORIZED TO OBTAIN CREDIT INFORMATION ON ALL BORROWERS, AND CAN WE OBTAIN CREDIT INFORMATION ON ALL BORROWERS NOW? <input checked="" type="radio"/> YES <input type="radio"/> NO	
IN ORDER TO COMPLETE YOUR LOAN APPLICATION, WE (AND OUR AGENTS, SUCCESSORS AND ASSIGNS) MUST ACCESS CREDIT REPORTS FOR ALL BORROWERS AND VERIFY, RETAIN, OR CONFIRM ANY INFORMATION IN YOUR LOAN APPLICATION.	
GO BACK	PROCEED TO STEP 1

FIG. 2c



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CAPTURE APPLICATION INFORMATION: BORROWER

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) | MORE

STEP 1

YOU'VE FOUND A HOME AND ARE READY TO BUY

STEP 1 OF 5: ABOUT YOURSELF

PERSONAL INFORMATION

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

FIRST NAME JOHN

MIDDLE INITIAL J

LAST NAME SMITH

SUFFIX NONE (OPTIONAL)

ADDRESS LINE 1 222 MAIN STREET

ADDRESS LINE 2 (OPTIONAL)

CITY FAIRFAX

STATE VIRGINIA

ZIP 22031

HOME PHONE 703 833 5706

YOUR SOCIAL SECURITY NUMBER IS REQUIRED IN ORDER TO OBTAIN YOUR PERSONAL CREDIT INFORMATION.

THE LAST 4 DIGITS OF YOUR SOCIAL SECURITY NUMBER 8790

PLEASE MAKE CERTAIN THE INFORMATION YOU HAVE ENTERED IS ACCURATE. WHEN YOU

FIG. 2d



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CAPTURE APPLICATION INFORMATION: PROPERTY (PURCHASE)

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE

STEP 2

YOU'VE FOUND A HOME AND ARE READY TO BUY

STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO PURCHASE

HOME DETAILS

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

I WILL USE THE HOME AS PRIMARY RESIDENCE

HOME TYPE SINGLE FAMILY DETACHED

UNIT TYPE N / A IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.

ADDRESS LINE 1

ADDRESS LINE 2

CITY

STATE SELECT STATE

ZIP CODE

PURCHASE PRICE \$

APPROXIMATE CLOSING DATE (MM / DD / YYYY)

THIS DATE IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT. WE NEED THE DATE TO CALCULATE CLOSING COSTS.

GO BACK (SAVE AND CONTINUE LATER) PROCEED TO STEP 3

FIG. 2e



CAPTURE APPLICATION INFORMATION: PROPERTY (REFINANCE TRANSACTION)

FILE EDIT VIEW GO COMMUNICATOR HELP

BACK FORWARD REFRESH HOME SEARCH FAVORITES PRINT SECURITY STOP

ADDRESS

STEP 2

GET A HOME LOAN YOU'RE READY TO REFINANCE.
STEP 2 OF 5: ABOUT THE HOME YOU ARE PLANNING TO REFINANCE

HOME DETAILS

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.

I WILL USE THE HOME AS PRIMARY RESIDENCE

HOME TYPE SINGLE FAMILY DETACHED

UNIT TYPE N / A IF HOME TYPE IS CONDOMINIUM, SPECIFY UNIT TYPE.

ADDRESS LINE 1 1

ADDRESS LINE 2 1 OPTIONAL

CITY 1

STATE MAINE

ZIP CODE 11111

AMOUNT REFINANCING \$ 10,000.00

PROPERTY APPRAISED VALUE \$ 11,111.00

APPROXIMATE CLOSING DATE 04 / 30 / 2000
(MM / DD / YYYY)

THIS DATE IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT. WE NEED THE DATE TO CALCULATE CLOSING COSTS.

GO BACK (SAVE AND CONTINUE LATER) PROCEED TO STEP 3

FIG. 2f



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CAPTURE APPLICATION INFORMATION: EMPLOYMENT AND INCOME	
FILE EDIT VIEW GO COMMUNICATOR HELP	
YOU'VE FOUND A HOME AND ARE <input type="checkbox"/> READY TO BUY	
<input type="checkbox"/> STEP 3 OF 5: ABOUT YOUR EMPLOYMENT AND INCOME	
SELF EMPLOYMENT	
ARE YOU SELF-EMPLOYED? <input type="checkbox"/> NO <input type="checkbox"/> YES	
INCOME FOR A	
PLEASE PROVIDE THE FOLLOWING INFORMATION. WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU CAN AFFORD YOUR MONTHLY HOME LOAN PAYMENTS.	
GROSS SALARY	\$ <input type="text"/> ANNUAL
OTHER SOURCES OF INCOME THAT WILL BE USED TOWARDS PURCHASE OF HOME	
PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.	
BONUSES	\$ <input type="text"/> AVG. ANNUAL OVER PAST 2 YEARS
COMMISSIONS	\$ <input type="text"/> AVG. ANNUAL OVER PAST 2 YEARS
OVERTIME	\$ <input type="text"/> AVG. ANNUAL OVER PAST 2 YEARS
PENSION / RETIREMENT	\$ <input type="text"/> MONTHLY
SOCIAL SECURITY / DISABILITY	\$ <input type="text"/> MONTHLY
DIVIDENDS AND INTEREST	\$ <input type="text"/> MONTHLY
RENTAL INCOME	\$ <input type="text"/> MONTHLY
ALIMONY / CHILD SUPPORT	\$ <input type="text"/> MONTHLY
OTHER INCOME	\$ <input type="text"/> MONTHLY
MONTHLY. LEAVE BLANK IF YOU DON'T WANT IT CONSIDERED FOR YOUR HOME LOAN	
<input type="button" value="GO BACK TO STEP 2"/> <input type="button" value="SAVE AND CONTINUE LATER"/> <input type="button" value="PROCEED TO STEP 4"/>	

FIG. 2g



CAPTURE APPLICATION INFORMATION: ASSETS

FILE EDIT VIEW GO COMMUNICATOR HELP

YOU'VE FOUND A HOME AND ARE READY TO BUY

STEP 4 OF 5: ABOUT YOUR ASSETS

CURRENT CASH VALUE OF ASSETS

PLEASE PROVIDE THE FOLLOWING INFORMATION IF IT APPLIES TO YOU. IF NOT, LEAVE BLANK.
WE WILL VERIFY THIS INFORMATION LATER TO ENSURE THAT YOU HAVE ENOUGH CASH
FOR YOUR DOWN PAYMENT AND CLOSING COSTS.

SAVINGS	\$	
CHECKING	\$	
GIFT MONEY	\$	
CASH VALUE OF STOCKS, MUTUAL FUNDS, CDS	\$	
CASH VALUE OF 401 (K), IRA, KEOGH	\$	
CASH FROM SALE OF PROPERTY	\$	
OTHER	\$	
SALES CONTRACT DEPOSIT	\$	

LEAVE BLANK IF YOU ARE NOT USING CASH FROM SALE OF HOME.

THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH YOUR PURCHASE AND SALES CONTRACT ON THE HOME.

WHAT PROPERTIES DO YOU OWN NOW? IF NONE, CLICK "LET'S CONTINUE"

PLEASE INDICATE PROPERTIES THAT YOU CURRENTLY OWN. CHECK ALL THAT APPLY. WE WILL VERIFY THESE PROPERTIES ON YOUR CREDIT REPORT.

- ☐ CURRENT RESIDENCE
- ☐ RENTAL PROPERTY
- ☐ VACATION HOME
- ☐ OTHER

GO BACK TO STEP 3 (SAVE AND CONTINUE LATER) LET'S CONTINUE

FIG. 2h



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CAPTURE APPLICATION INFORMATION: CURRENT HOME LOANS

FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: OURS 7.20 (APR 7.21) THEIRS 7.25 (APR 7.26) MORE

STEP 4

YOU'VE FOUND A HOME AND ARE READY TO BUY

STEP 4 OF 5 (CONT): CURRENT HOME LOANS

HOME LOANS

PLEASE VERIFY THE INFORMATION BELOW OBTAINED FROM YOUR CREDIT REPORT.

DATE OF HOME LOAN	MONTHLY PAYMENT	CURRENT BALANCE	USE OF PROPERTY
03 / 15 / 1992	\$1,075.00	\$9,232.00	CURRENT RESIDENCE

WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? OYES ONO

03 / 15 / 1992 \$398.00 \$5,342.00 RENTAL PROPERTY

WILL THIS LOAN BE PAID OFF WHEN YOU CLOSE ON YOUR NEW HOME? OYES ONO

GO BACK (SAVE AND CONTINUE LATER) PROCEED TO STEP 5

FIG. 2i



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CAPTURE APPLICATION INFORMATION: HOME LOAN (PURCHASE)

FILE	EDIT	VIEW	GO	COMMUNICATOR	HELP
STEP 5					
YOU'VE FOUND A HOME AND ARE READY TO BUY					
STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE					
HOME LOAN DETAILS					
LOAN TYPE 30 YEAR FIXED RATE IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTGAGE, PLEASE SEE THE ARM / CHARM DISCLOSURE .					
HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS					
WOULD YOU PREFER <input checked="" type="radio"/> LOWEST MONTHLY PAYMENT					
A LOAN THAT <input type="radio"/> LOWEST CASH REQUIRED AT CLOSING					
GIVE YOU THE <input type="radio"/> COMPARE BOTH OPTIONS					
PURCHASE PRICE \$200,000.00					
SALES CONTRACT DEPOSIT \$0.00 THE AMOUNT OF MONEY YOU ALREADY SUBMITTED WITH YOUR PURCHASE AND SALES CONTRACT ON THE HOME.					
DOWN PAYMENT \$0.00 OR <input type="checkbox"/> % RATE AND MONTHLY PAYMENT BY PUTTING 20% OR MORE DOWN.					
REMAINING DOWN PAYMENT \$0.00 TO BE PAID AT CLOSING					
HOME OWNERS ASSOCIATION DUES \$ <input type="checkbox"/> IF APPLICABLE					
CLOSING COSTS PAID BY SELLER \$ <input type="checkbox"/> IF APPLICABLE, THIS IS SPECIFIED IN YOUR PURCHASE AND SALES CONTRACT.					
STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS					
TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY TO PARTICIPATE IN A BRIEF HOUSING SURVEY, JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICIPATE.					
GO BACK TO STEP 4 (SAVE AND CONTINUE LATER) LET'S CONTINUE					

FIG. 2j



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FILE EDIT VIEW GO FAVORITES HELP	
BACK	FORWARD
BOOKMARKS	LOCATION
30 YR. FIXED: 10URS 7.20 (APR. 7.21) THEIRS 7.25 (APR 7.26) MORE	
STEP 5	
GET A HOME <u>LOAN</u> YOU'RE READY TO REFINANCE.	
STEP 5 OF 5: ABOUT THE HOME LOAN YOU'D LIKE	
HOME LOAN DETAILS	
LOAN TYPE <u>30 YEAR FIXED RATE</u>	
IF YOU HAVE SELECTED AN ADJUSTABLE RATE MORTGAGE, PLEASE SEE THE ARM / CHARM DISCLOSURE.	
HELP US DETERMINE THE BEST LOAN FOR YOUR SPECIFIC NEEDS	
WOULD YOU PREFER A LOAN THAT GIVES YOU THE	
<input checked="" type="radio"/> LOWEST MONTHLY PAYMENT	
<input type="radio"/> LOWEST CASH REQUIRED AT CLOSING	
<input type="radio"/> COMPARE BOTH OPTIONS	
AMOUNT REFINANCING \$10,000.00	
HOME OWNERS ASSOCIATION DUES \$ <input type="text"/> IF APPLICABLE	
STAND UP AND BE COUNTED IN OUR FAIR LENDING EFFORTS	
TO PROMOTE OUR FAIR LENDING EFFORTS, THE FEDERAL GOVERNMENT REQUIRES US TO GIVE YOU AN OPPORTUNITY TO PARTICIPATE IN A BRIEF HOUSING SURVEY, JUST FIVE QUESTIONS LONG. CLICK YES TO PARTICIPATE. <input checked="" type="radio"/> YES <input type="radio"/> NO	
<input type="button" value="GO BACK TO STEP 4"/> <input type="button" value="SAVE AND CONTINUE LATER"/> <input type="button" value="LET'S CONTINUE"/>	

FIG. 2k



FILE

EDIT

VIEW

GO

COMMUNICATOR

HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) | MORE

STEP 5

YOU'VE FOUND A HOME AND ARE READY TO BUY

☐ STEP 4 OF 5 (CONT.): REVIEW YOUR PERSONAL INFORMATION

PERSONAL INFORMATION SUMMARY

a a

1 1

a, MAINE 11111

PHONE: 123 123-1234

LAST 4 DIGITS OF SOCIAL SECURITY NUMBER: 1111

HOME DETAILS

SINGLE FAMILY DETACHED

N / A

a

a, MAINE 11111

CLOSING DATE: 04 / 30 / 2000

INCOME SUMMARY

SUMMARY MONTHLY INCOME:

CURRENT CASH VALUE OF ASSETS:

CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:

OTHER OUTSTANDING HOME LOAN BALANCES:

HOME LOAN SUMMARY

PURCHASE PRICE:

LOAN TYPE:

\$3,212.56

\$1,234.56

\$1,234.56

\$0.00

\$200,000.00

30 YEAR FIXED RATE

FIG. 21



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FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
GO BACK (SAVE AND CONTINUE LATER) LET'S CONTINUE	

FIG. 2m



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FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
<div>GO BACK SAVE AND CONTINUE LATER LET'S CONTINUE</div>	

FIG. 2n



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FILE EDIT VIEW GO COMMUNICATOR HELP	
CLOSING DATE: 04 / 30 / 2000	
INCOME SUMMARY	
SUMMARY MONTHLY INCOME:	\$3,212.56
CURRENT CASH VALUE OF ASSETS:	\$1,234.56
CURRENT HOME LOAN BALANCES TO BE PAID OFF AT CLOSING:	\$1,234.56
OTHER OUTSTANDING HOME LOAN BALANCES:	\$0.00
HOME LOAN SUMMARY	
PURCHASE PRICE:	\$200,000.00
LOAN TYPE:	30 YEAR FIXED RATE
SALES CONTRACT DEPOSIT:	\$0.00
DOWN PAYMENT:	\$0.00
REMAINING DOWN PAYMENT:	\$0.00
HOME OWNER ASSOCIATION DUES:	\$0.00
CLOSING COSTS PAID BY SELLER:	\$0.00
GO BACK (SAVE AND CONTINUE LATER) LET'S CONTINUE	

FIG. 20



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FILE EDIT VIEW GO COMMUNICATOR HELP	
<input type="checkbox"/> YOU HAVE BEEN APPROVED FOR A 30 YEAR FIXED RATE HOME LOAN YOUR APPROVAL # IS 234234234 YOUR HOME LOAN QUALIFIES FOR RAPID PROCESSING AND COST SAVINGS	
HERE IS YOU LOWEST MONTHLY PAYMENT OPTION: \$1,411.46	
BASE INTEREST RATE	7.375%
DOWN PAYMENT ADJUSTMENT	.220%
TOTAL INTEREST RATE	7.595%
PRINCIPAL AND INTEREST	\$1,242.09
PROPERTY TAX AND HOMEOWNERS INSURANCE	\$169.38
TOTAL MONTHLY PAYMENT	\$1,411.46
NOTE: BECAUSE LOAN RATES CHANGE FREQUENTLY, THESE RATES ARE NOT GUARANTEED UNTIL YOU LOCK YOUR RATE. HOWEVER, IF YOU WOULD LIKE TO RESERVE YOUR RATE FOR 24 HOURS <u>SAVE NOW</u> .	
HOME LOAN DETAILS	
TOTAL COSTS	
PURCHASE PRICE	\$200,000.00
ESTIMATED CLOSING COSTS	\$7,000.00
POINTS(2.0 PTS.)	\$4,000.00
TOTAL	\$211,000.00
SUBTRACT	
LOAN AMOUNT	\$200,000.00
APPLICATION FEE	\$350.00
SALES CONTRACT DEPOSIT	\$0.00
CLOSING COSTS PAID BY SELLER	\$0.00
	\$200,350.00
CASH DUE AT CLOSING ON 04 / 30 / 2000	\$10,650.00
*YOUR APPROVAL IS SUBJECT TO THE ACCURACY OF THE DATA THAT YOU HAVE PROVIDED AND IS CONTINGENT UPON YOUR COMPLETING THE NEXT STEPS SHOWN ON MY PAGES.	
<div>SAVE AND SHOW ME OTHER LOAN OPTIONS</div> <div>YES, I WANT THIS LOAN</div>	

FIG. 2p



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X

FILE EDIT VIEW GO COMMUNICATOR HELP

YOU'VE FOUND A HOME AND ARE READY TO BUY

☐ APPROVED* HOME LOANS FOR \$200,000.00 LOAN AMOUNT

YOU HAVE BEEN APPROVED FOR THE FOLLOWING LOANS. IF YOU SEE THE LOAN YOU WANT, YOU MAY SELECT THE LOAN AND CONTINUE. IF YOU WOULD LIKE TO SEE A PARTICULAR LOAN IN MORE DETAIL, SELECT SHOW DETAILS. YOU MAY COMPARE ANY TWO LOANS SIDE-BY- SIDE BY CHECKING THE BOXES NEXT TO THE DESIRED LOANS AND SELECTING THE COMPARE BUTTON.

30 YEAR FIXED RATE	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
[SHOW DETAILS] [I WANT THIS LOAN]	7.845%	\$1,445.98	\$0.00 0 PTS	7.955%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.720%	\$1,428.68	\$2,000.00 1 PTS	7.828%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.595%	\$1,411.46	\$4,000.00 2 PTS	7.701%	<input type="checkbox"/>

20 YEAR FIXED RATE	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
[SHOW DETAILS] [I WANT THIS LOAN]	7.570%	\$1,619.76	\$0.00 0 PTS	7.676%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.445%	\$1,604.47	\$2,000.00 1 PTS	7.549%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.320%	\$1,589.25	\$4,000.00 2 PTS	7.422%	<input type="checkbox"/>

15 YEAR FIXED RATE	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO COMPARE
[SHOW DETAILS] [I WANT THIS LOAN]	7.345%	\$1,836.45	\$0.00 0 PTS	7.448%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.220%	\$1,822.35	\$2,000.00 1 PTS	7.321%	<input type="checkbox"/>
[SHOW DETAILS] [I WANT THIS LOAN]	7.095%	\$1,808.30	\$4,000.00 2 PTS	7.194%	<input type="checkbox"/>

10 YEAR ADJUSTABLE RATE	INTEREST RATE	PAYMENT	POINTS	APR	SELECT ANY TWO TO

FIG. 2q



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CAPTURE PRODUCT SELECTION

FILE EDIT VIEW GO COMMUNICATOR HELP

YOU'VE FOUND A HOME AND ARE READY TO BUY

■ COMPARE SELECTED LOANS

TO SEE A SIDE BY SIDE COMPARISON OF OTHER LOANS YOU ARE APPROVED FOR, SELECT THE LOAN TYPE, PAYMENT PREFERENCE, AND POINTS YOU PREFER.

SUMMARY

LOAN TYPE
POINTS
INTEREST RATE
TOTAL MONTHLY PAYMENT

LOAN OPTION 1

3 YEAR ADJUSTABLE RATE
(0 PTS) \$0.00
6.715%
→ \$1,292.55

LOAN OPTION 2

7 YEAR BALLOON
(1 PTS) \$2,000.00
7.465%
→ \$1,393.64

HOME LOAN DETAILS

TOTAL COSTS
PURCHASE PRICE
ESTIMATED CLOSING COSTS
POINTS
TOTAL
SUBTRACT
LOAN AMOUNT
APPLICATION FEE
SALES CONTRACT DEPOSIT
CASH PAID BY SELLER
TOTAL
CASH DUE AT CLOSING ON 04 / 30 / 2000

\$200,000.00
\$7,000.00
(0 PTS) \$0.00
→ \$207,000.00
\$200,000.00
\$350.00
\$0.00
\$0.00
→ \$200,350.00
→ \$6,650.00

\$200,000.00
\$7,000.00
(1 PTS) \$2,000.00
→ \$209,000.00
\$200,000.00
\$350.00
\$0.00
\$0.00
→ \$200,350.00
→ \$8,650.00

I WANT LOAN OPTION 1

I WANT LOAN OPTION 2

FIG. 2r



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CAPTURE PRODUCT SELECTION	
FILE EDIT VIEW GO COMMUNICATOR HELP	
YOU'VE FOUND A HOME AND ARE READY TO BUY ■ YOU HAVE CHOSEN A 7 YEAR BALLOON HOME LOAN WITH AN INTEREST RATE OF 7.465%	
LOAN SUMMARY INTEREST RATE: 7.465%	
TOTAL MONTHLY PAYMENT \$1,393.64	
SUBTRACT	
LOAN AMOUNT \$200,000.00	
APPLICATION FEE \$350.00	
SALES CONTRACT DEPOSIT \$0.00	
CLOSING COSTS PAID BY SELLER \$0.00	
\$200,350.00	
CASH DUE AT CLOSING ON 04 / 30 / 2000	
\$8,650.00 ESTIMATE OF CLOSING COSTS	
WANT TO SLEEP ON IT?	
NOT TO WORRY! IF YOU WANT TO THINK THIS OVER OR DISCUSS IT WITH SOMEONE BEFORE YOU MAKE A COMMITMENT, WE'LL RESERVE YOUR RATE FOR 24 HOURS. JUST CLICK THE "SAVE AND CONTINUE LATER" BUTTON BELOW. OR YOU CAN PROCEED WITH YOUR APPLICATION BY FILLING IN THE INFORMATION BELOW AND CLICKING "SUBMIT".	
APPLICATION FEE	
IN ORDER TO COMPLETE YOUR HOME LOAN APPLICATION, A NONREFUNDABLE APPLICATION FEE OF \$350 MUST BE PAID VIA CREDIT CARD. THIS AMOUNT WILL COVER COSTS ASSOCIATED WITH PROCESSING YOUR LOAN. THE \$350 APPLICATION FEE WILL BE CREDITED TO THE AMOUNT OF CASH YOU ARE REQUIRED TO BRING TO CLOSING.	
FULL NAME [NAME AS IT APPEARS ON CREDIT CARD]	
CREDIT CARD [VISA]	
CARD NUMBER []	
EXPIRATION DATE [] / [] (MM,YY)	
[SAVE AND CONTINUE LATER] [SUBMIT THIS APPLICATION]	

FIG. 2s



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FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: | OURS 7.20 (APR 7.21) | THEIRS 7.25 (APR 7.26) [MORE]

THE SIMPLER WAY TO A BETTER HOME LOAN

WELCOME TO [LOGIN / REGISTRATION]

HOME
PRODUCTS & RATES
LEARNING CENTER
HOME LOAN ESTIMATORS
GET A HOME LOAN
MY PAGES

NEW USERS
TO ESTABLISH AN ACCOUNT SO THAT YOU CAN SAVE YOUR DATA BETWEEN VISITS, PLEASE PROVIDE THE FOLLOWING INFORMATION.
USERNAME
PASSWORD
VERIFY
PASSWORD
E-MAIL ADDRESS
PASSWORD HINT
[CREATE]

ALREADY HAVE AN ACCOUNT?
IF YOU ALREADY HAVE AN ACCOUNT, YOU CAN LOGIN NOW.
HOME	PRODUCTS AND RATES	LEARNING CENTER	ESTIMATORS
GET A LOAN	MY PAGE		
PRIVACY AND SECURITY	CONTACT US		

FIG. 2t



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FILE EDIT VIEW GO COMMUNICATOR HELP

30 YR. FIXED: OURS 7.20 (APR. 7.21) THEIRS 7.25 (APR 7.26) MORE

CONGRATULATIONS! YOUR LOAN IS APPROVED

CONGRATULATIONS!

☐ YOU'VE SUCCESSFULLY COMPLETED YOUR ONLINE APPLICATION AND YOUR LOAN HAS BEEN APPROVED.

YOU HAVE LOCKED YOUR INTEREST RATE AT 7.465% AND PAY 1 POINTS AND CLOSE ON 04 / 30 / 2000

WE GUARANTEE YOUR INTEREST RATE WILL NOT CHANGE PRIOR TO YOUR CLOSING DATA.

A SUMMARY OF YOUR HOME LOAN, INCLUDING STATUS AND NEXT STEPS, IS ALWAYS AVAILABLE ON "MY PAGES." GO TO "MY PAGES" NOW BY CLICKING ON THE BUTTON BELOW TO SEE YOUR NEXT STEPS.

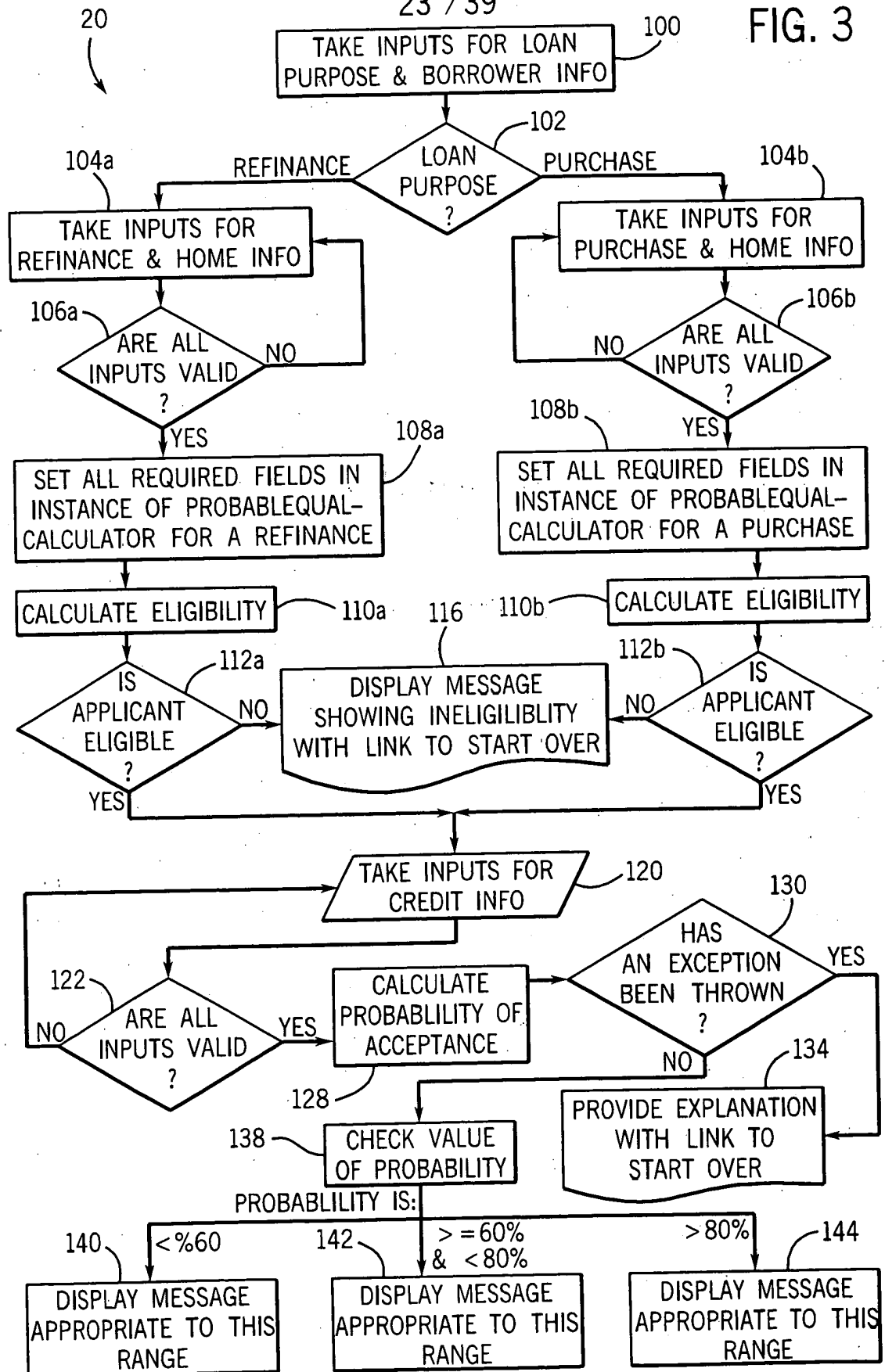
GO BACK

GO TO MY PAGES

FIG. 2u

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FIG. 3





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FIG. 4

PROBABLE QUAL STEP 1 OF 3	
FILE	EDIT VIEW GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR	
STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL	
ABOUT YOURSELF AND ANY CO-BORROWERS	
YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS FOR YOURSELF AND ANY CO-BORROWERS	
TYPE OF HOME LOAN	PURCHASE
HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?	<input checked="" type="radio"/> ONE <input type="radio"/> TWO
ANNUAL INCOME	\$ 55,000
ARE ANY OF THE BORROWERS SELF-EMPLOYED?	<input type="radio"/> YES <input checked="" type="radio"/> NO
TOTAL MONTHLY DEBT PAYMENTS	\$ 985
NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT.	
CURRENT CASH VALUE OF ASSETS	\$ 22,500
<input type="button" value="GO BACK"/> <input type="button" value="PROCEED TO STEP 2"/>	

FIG. 5

PROBABLE QUAL STEP 2 OF 3	
FILE	EDIT VIEW GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR	
STEP 2 OF 3: ABOUT THE HOME	
IS THE PROPERTY A CONDOMINIUM?	
<input type="radio"/> YES <input checked="" type="radio"/> NO	
I WILL USE THE HOME AS	
PRIMARY RESIDENCE	
LOAN TYPE	
30 YEAR FIXED RATE	
PURCHASE PRICE	
\$ 168,500	
FUNDS FOR DOWNPAYMENT AND CLOSING	
\$ 19,000	
<input type="button" value="GO BACK TO STEP 1"/>	
<input type="button" value="PROCEED TO STEP 3"/>	





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FIG. 6

PROBABLE QUAL STEP 1 OF 3	
FILE	EDIT VIEW GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR	
STEP 1 OF 3: YOUR LIKELIHOOD OF HOME LOAN APPROVAL	
ABOUT YOUR SELF AND ANY CO-BORROWERS	
YOUR ANSWERS SHOULD INCLUDE TOTAL COMBINED AMOUNTS FOR YOURSELF AND ANY CO-BORROWERS	
TYPE OF HOME LOAN	REFINANCE
HOW MANY BORROWERS WILL BE ON THE HOME LOAN APPLICATION?	<input checked="" type="radio"/> ONE <input type="radio"/> TWO
ANNUAL INCOME	\$ 55,000
ARE ANY OF THE BORROWERS SELF-EMPLOYED?	<input type="radio"/> YES <input checked="" type="radio"/> NO
TOTAL MONTHLY DEBT PAYMENTS	\$ 985
NOT INCLUDING CURRENT HOME LOAN OR RENT PAYMENT.	
CURRENT CASH VALUE OF ASSETS	\$ 22,500
<input type="button" value="GO BACK"/> <input type="button" value="PROCEED TO STEP 2"/>	



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FIG. 7

PROBABLE QUAL STEP 2 OF 3
FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR
STEP 2 OF 3: ABOUT THE HOME

IS THE PROPERTY A CONDOMINIUM?
☐ YES ☒ NO

I WILL USE THE HOME AS
PRIMARY RESIDENCE

LOAN TYPE
30 YEAR FIXED RATE

WHAT IS YOUR CURRENT MORTGAGE BALANCE?
\$ 110,000

WHAT IS THE CURRENT VALUE OF THE PROPERTY?
\$ 168,500

WHAT IS THE LOAN AMOUNT?
\$ 118,000

INTEREST RATE
8%

GO BACK TO STEP 1 PROCEED TO STEP 3

Fig. 8

PROBABLE QUAL STEP 2 OF 3

FILE EDIT VIEW GO COMMUNICATOR HELP

PROBABLE QUALIFICATION CALCULATOR

PLEASE CALL TO SPEAK WITH ONE OF OUR LOAN CONSULTANTS TO HELP YOU SELECT THE PRODUCT THAT IS RIGHT FOR YOU. OR IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.

◀ TRY AGAIN

FIG. 9

PROBABLE QUAL STEP 2 OF 3	
<u>F</u> I L E <u>E</u> D I T <u>V</u> I E W G O C O M M U N I C A T O R H E L P	
<hr/>	
PROBABLE QUALIFICATION CALCULATOR	
THE CURRENT CASH VALUE OF ASSETS MUST BE GREATER THAN OR EQUAL TO THE FUNDS FOR DOWN PAYMENT AND CLOSING COSTS.PLEASE CHECK THESE TWO AMOUNTS. IF YOU WOULD LIKE FURTHER INFORMATION,CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.	
◀ GO BACK	

FIG. 10

PROBABLE QUAL STEP 3 OF 3 FILE EDIT VIEW GO COMMUNICATOR HELP	
<p>PROBABLE QUALIFICATION CALCULATOR</p> <p>STEP 3 OF 3: ABOUT YOUR USE OF PERSONAL CREDIT</p> <p>WHAT IF I HAVE CREDIT PROBLEMS? WE HAVE SPECIAL PROGRAMS FOR PEOPLE WITH LESS-THAN-PERFECT CREDIT. WE WILL WORK WITH YOU TO COME UP WITH RIGHT HOME LOAN SOLUTION TO MEET YOUR NEEDS. WHEN ANSWERING, THINK OF YOURSELF AND ANY CO-BORROWERS.</p> <p>DURING THE PAST 10 YEARS HAVE YOU FILED FOR BANKRUPTCY, HAD A HOME FORECLOSED, HAD A TAX LIEN FILED AGAINST YOU, OR HAD YOUR INCOME GARNISHED BY A CREDITOR?</p> <p>WHEN DID YOU OPEN YOUR VERY FIRST CREDIT ACCOUNT?</p> <p>HOW MANY NEW CREDIT ACCOUNTS HAVE YOU OPENED IN THE PAST 2 YEARS?</p> <p>WHEN WAS THE LAST TIME YOU WERE MORE THAN A MONTH LATE ON A CREDIT ACCOUNT PAYMENT?</p> <p>HOW MANY TIMES DURING THE LAST 7 YEARS HAVE YOU BEEN MORE THAN ONE MONTH LATE ON A CREDIT ACCOUNT PAYMENT?</p> <p>WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF YOUR CURRENT BORROWING POWER? (I.E. SUM OF CREDIT LIMITS ON ALL CREDIT CARDS)</p> <p>WHAT IS THE APPROXIMATE TOTAL DOLLAR AMOUNT OF MONEY YOU HAVE CURRENTLY BORROWED? THIS IS THE SUM OF ALL YOUR OUTSTANDING CREDIT CARD BALANCES.</p>	
<input type="radio"/> YES <input checked="" type="radio"/> NO	<input type="radio"/> GREATER THAN 5 UP TO 10 YRS AGO <input checked="" type="radio"/> FEWER THAN 5 <input type="radio"/> 5 OR MORE <input type="radio"/> NEVER DELINQUENT
<input type="text" value="0"/>	<input type="text" value="\$ 10,001-20,000"/>
<input type="text" value="\$ 3,501-10,000"/>	<input type="text" value="SEE RESULTS"/>





FIG. 11

PROBABLE QUAL-RESULTS	
FILE	EDIT VIEW GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR	
86% OF PEOPLE WHO ANSWERED THE QUESTIONS THE WAY YOU DID WERE APPROVED FOR HOME LOANS. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.	
TO BEGIN THE ONLINE APPLICATION, CLICK THE "SAVE AND APPLY NOW" BUTTON BELOW.	
IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.	
<input type="button" value="TRY AGAIN"/> <input type="button" value="SAVE AND APPLY NOW"/>	

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FIG. 12

PROBABLE QUAL-RESULTS	
FILE	EDIT VIEW GO COMMUNICATOR HELP @FAXSEND
PROBABLE QUALIFICATION CALCULATOR	
THE MAJORITY OF PEOPLE WHO ANSWERED THE QUESTIONS THEY WAY YOU DID WERE APPROVED. SINCE THIS FREE ESTIMATION TOOL DOES NOT GUARANTY THAT YOU'LL BE APPROVED FOR A HOME LOAN, THE WAY TO FIND OUT FOR CERTAIN IS TO APPLY.	
WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS.	
IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW	
<input type="button" value="TRY AGAIN"/> <input type="button" value="SAVE AND APPLY NOW"/>	



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FIG. 13

PROBABLE QUAL-RESULTS	
FILE	EDIT VIEW GO COMMUNICATOR HELP
PROBABLE QUALIFICATION CALCULATOR	
<p>WE HAVE INSUFFICIENT INFORMATION TO GIVE YOU A RESPONSE AT THIS TIME. IF YOU WANT TO CHANGE ANY OF THE INFORMATION YOU PREVIOUSLY ENTERED TO SEE HOW IT AFFECTS YOUR RESULTS, FEEL FREE TO CLICK THE "TRY AGAIN" BUTTON BELOW.</p> <p>WE ALSO ENCOURAGE YOU TO CALL TO SPEAK TO ONE OF OUR LOAN CONSULTANTS. WE WILL WORK WITH YOU TO COME UP WITH THE RIGHT HOME LOAN SOLUTION TO MEET YOUR NEEDS. OR YOU CAN PROCEED DIRECTLY TO THE ONLINE APPLICATION BY CLICKING THE "SAVE AND APPLY NOW" BUTTON BELOW.</p>	
<div>◀ TRY AGAIN</div> <div>SAVE AND APPLY NOW ▶</div>	



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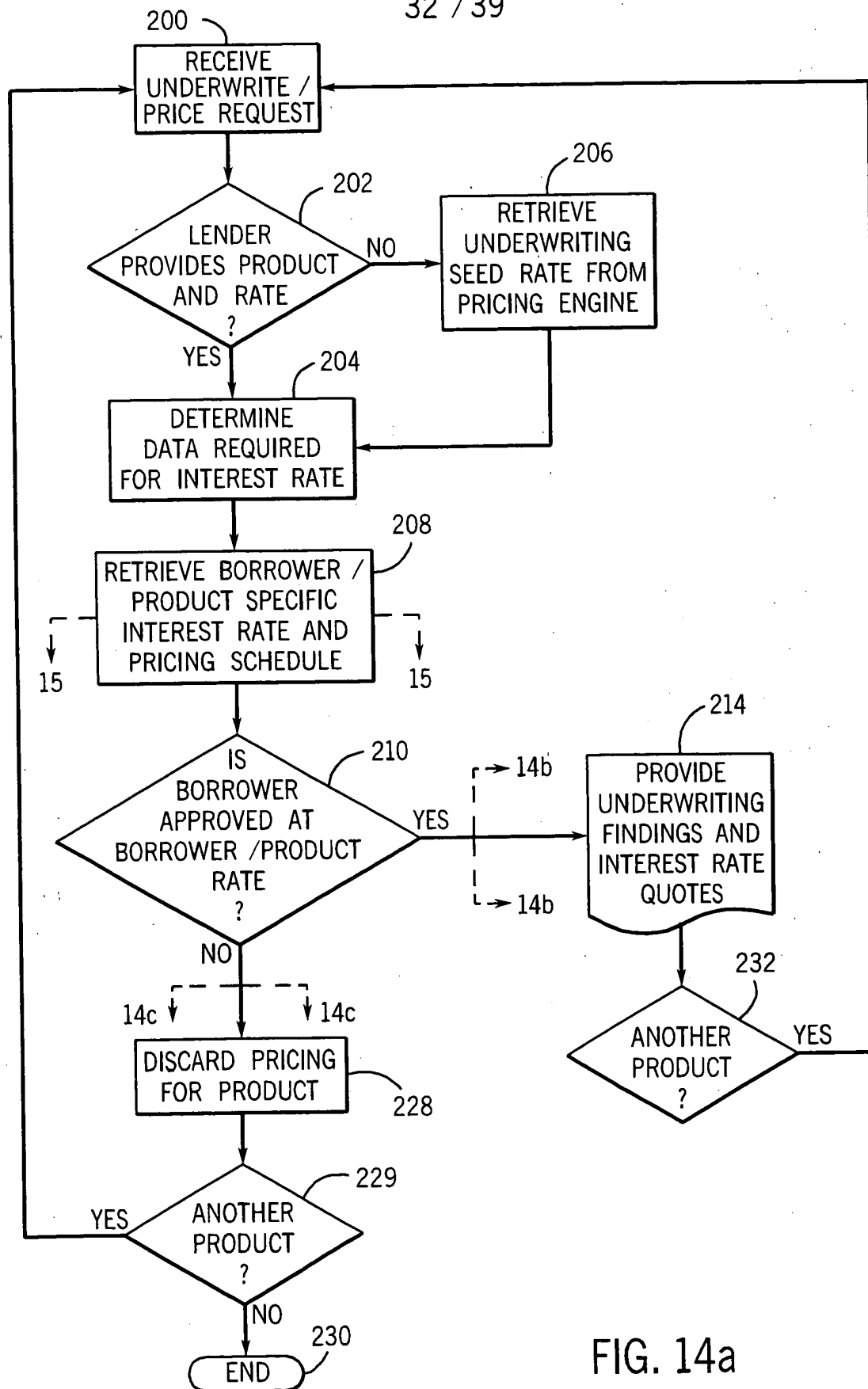


FIG. 14a



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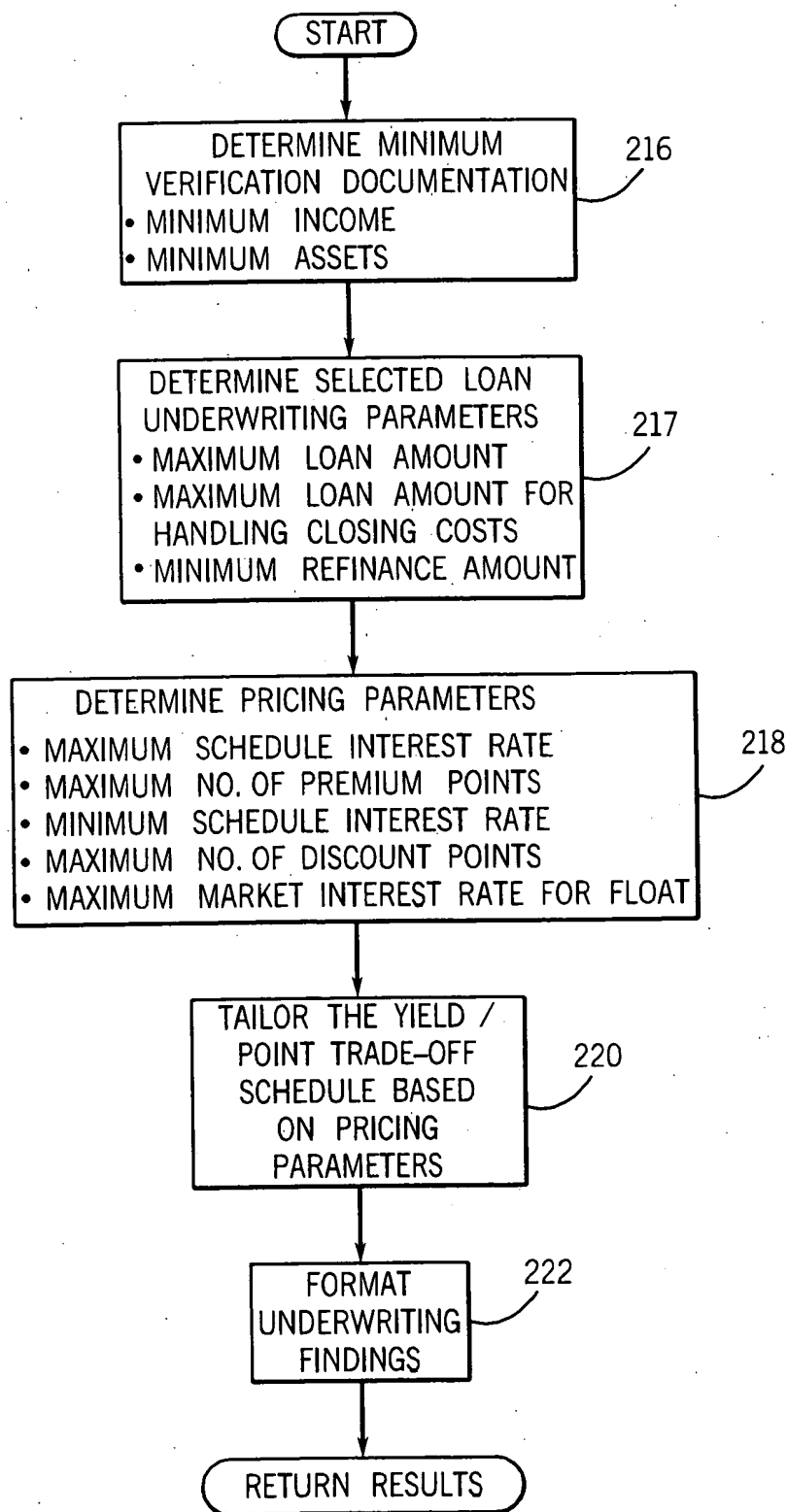


FIG. 14b



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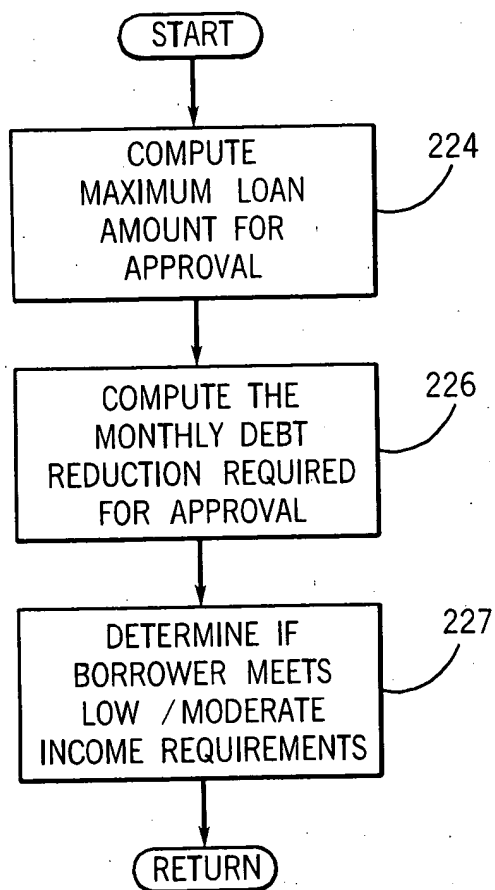


FIG. 14c



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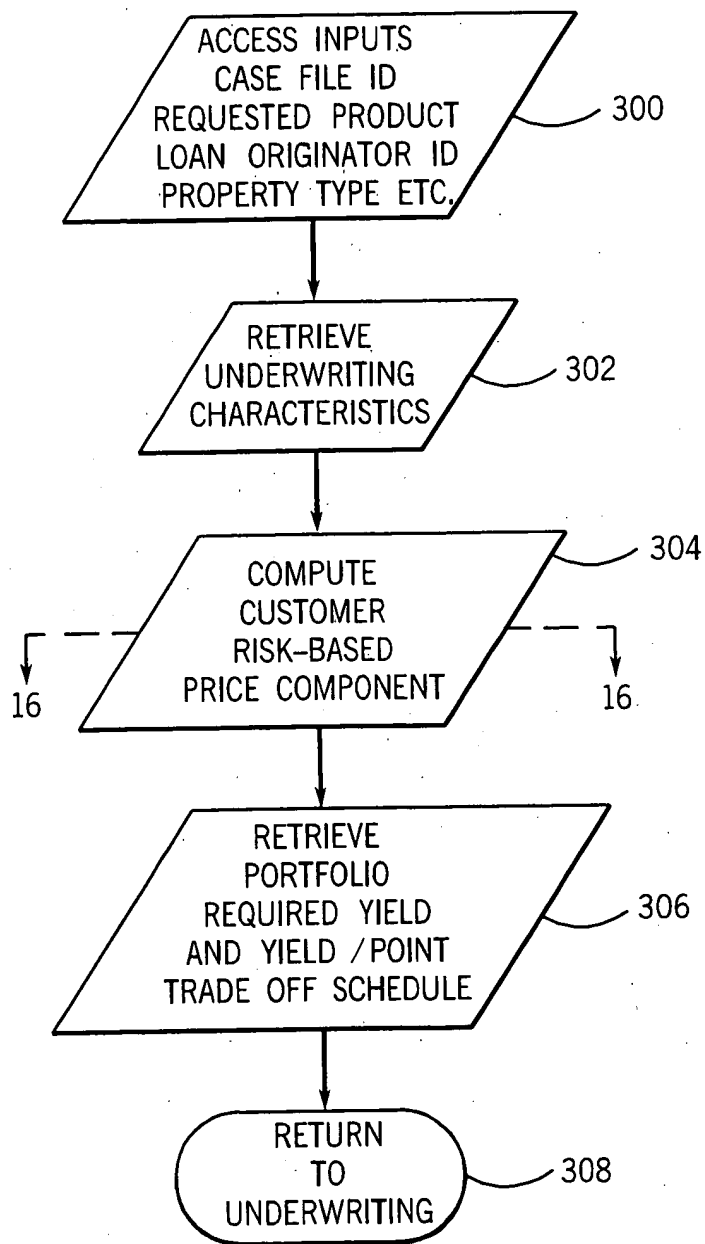


FIG. 15

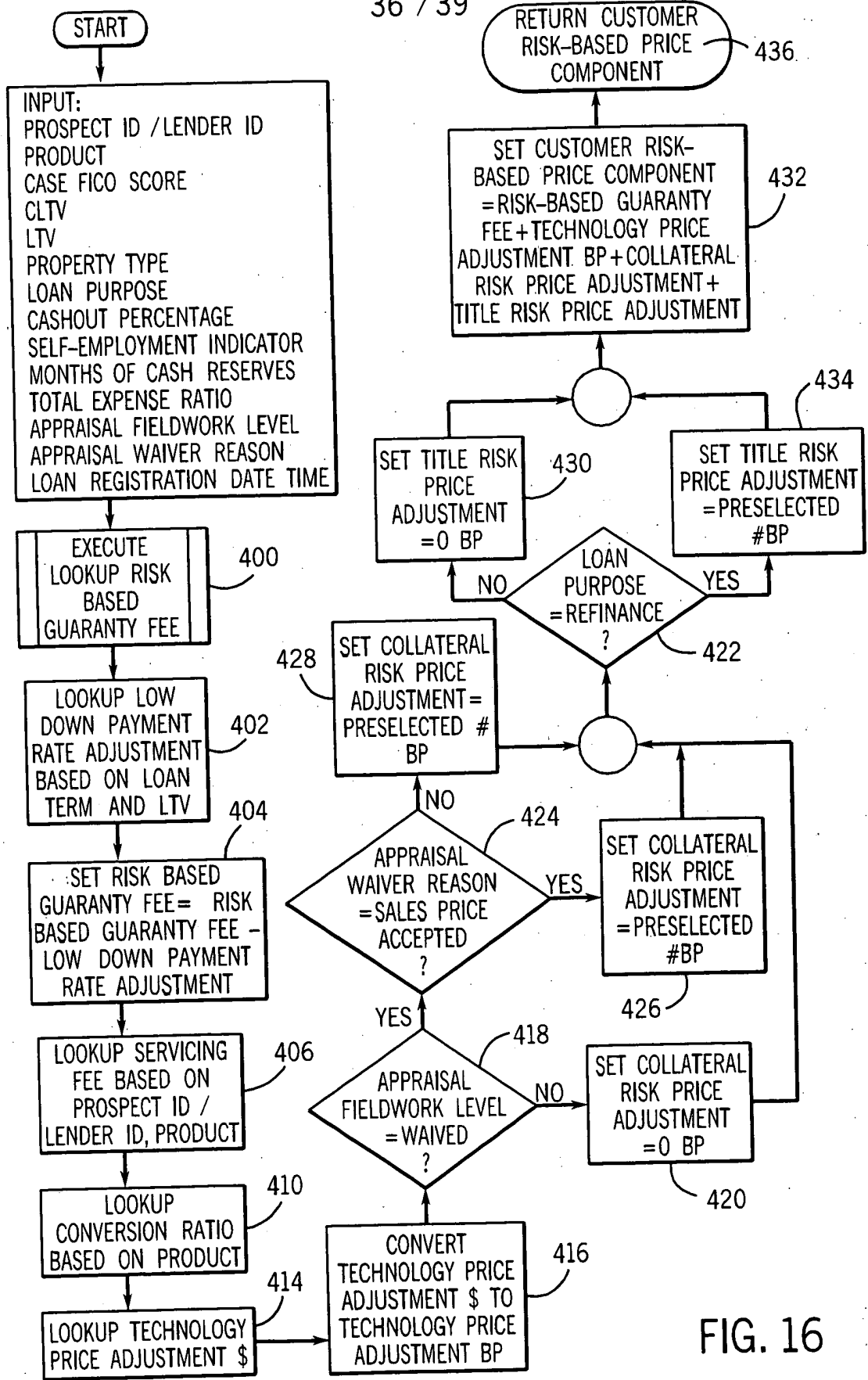
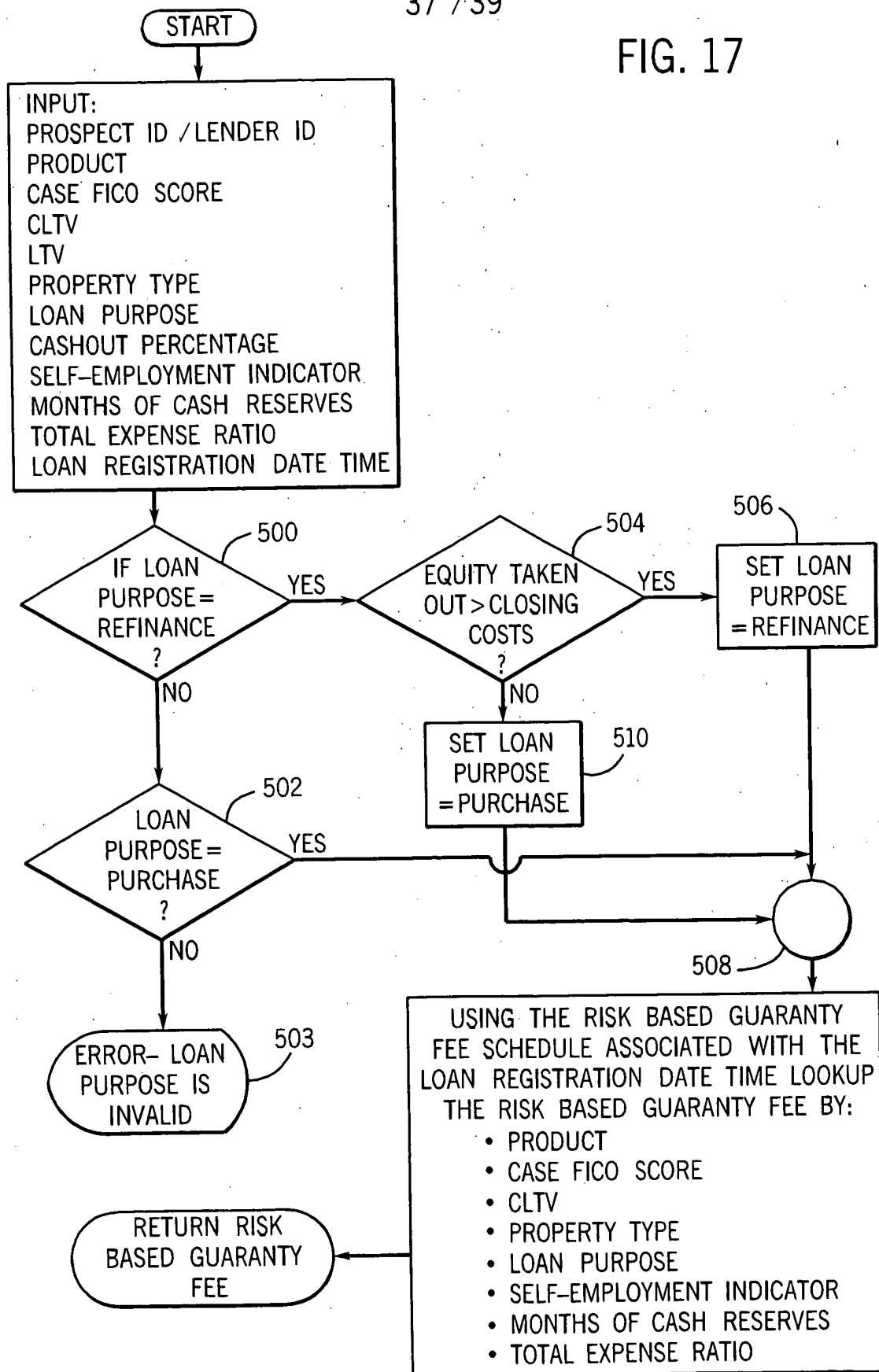


FIG. 16



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FIG. 17



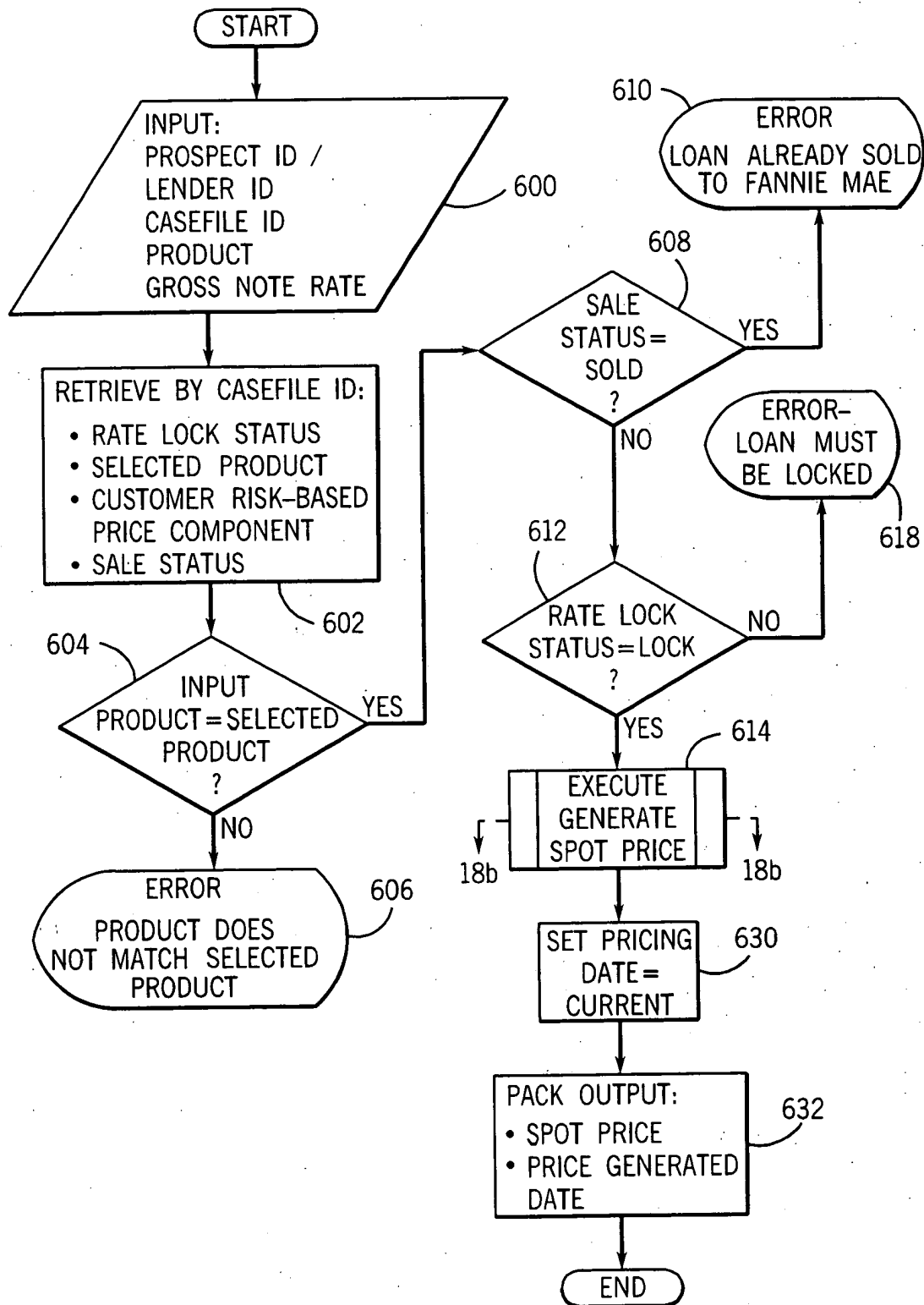


FIG. 18a



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